



Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

August 14, 2024

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Pam Leo
880 Forest Ave., Apt. 5-14
Portland, ME 04103

Kathie Brown
43 Hyde Road
Gray, ME 04039

Certified Article Number

9414 7266 9904 2216 0279 51

SENDER'S RECORD

Certified Article Number

9414 7266 9904 2216 0279 44

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 555 Brook Street, Westbrook, ME 04092
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Fay Servicing, LLC, the Mortgagee, U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2019-R5 and the Owner/Investor, U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2019-R5 pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

The loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of the Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Corestar Financial Group, LLC its successors and assigns (if MERs) dated December 30, 2006, and recorded in the Cumberland County Registry of Deeds in Book 24801, Page 139. This firm is relying on information provided by the Servicer. **If the borrower is in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt but notice of possible enforcement of our lien against the collateral property. PLEASE NOTE THAT SINCE YOU DID NOT SIGN THE**

EXHIBIT

F

PROMISSORY NOTE YOU HAVE NO PERSONAL LIABILITY IN THIS MATTER.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Payment Due Date	Principal & Interest	Taxes & Insurance	Over/short Escrow	Total
March 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
April 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
May 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
June 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
July 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
August 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
September 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
October 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
November 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
December 1, 2020	\$840.80	\$232.76	\$23.43	\$1,096.99
January 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
February 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
March 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
April 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
May 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
June 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
July 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
August 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
September 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
October 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
November 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
December 1, 2021	\$840.80	\$225.77	\$0.00	\$1,066.57
January 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
February 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
March 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
April 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
May 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
June 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
July 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
August 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
September 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
October 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
November 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
December 1, 2022	\$840.80	\$227.28	\$0.00	\$1,068.08
January 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
February 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
March 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
April 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01

May 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
June 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
July 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
August 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
September 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
October 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
November 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
December 1, 2023	\$840.80	\$268.30	\$70.91	\$1,180.01
January 1, 2024	\$840.80	\$363.01	\$114.09	\$1,317.90
February 1, 2024	\$840.80	\$363.01	\$114.09	\$1,317.90
March 1, 2024	\$840.80	\$363.01	\$114.09	\$1,317.90
April 1, 2024	\$840.80	\$363.01	\$114.09	\$1,317.90
May 1, 2024	\$840.80	\$363.01	\$114.09	\$1,317.90
June 1, 2024	\$840.80	\$363.01	\$114.09	\$1,317.90
July 1, 2024	\$840.80	\$363.01	\$114.09	\$1,317.90
August 1, 2024	\$840.80	\$363.01	\$114.09	\$1,317.90
Total Payment Amount				\$61,289.02
Late Charges				\$1,643.44
Corporate Advances				\$999.75
Total Amount Due				\$63,932.21

A portion of the amount due is reasonable interest in the amount of \$40,143.70.

The total amount due does not include any amounts that become due after the date of the notice.

There is a right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$63,932.21 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

**Fay Servicing, LLC
Attention: Payments
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234**

Please include the loan number, borrower's name and property address on your check. If the default is not cured within this timeframe, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Fay Servicing, LLC at (800) 495-7166 to discuss this loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., there is a right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If the conditions above are met, the borrower will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. The borrower has the right in any lawsuit for foreclosure and sale to argue that he/she did keep their promises and agreements under the Note and under the Security Instrument, and to present any other defenses that they may have.

There may be options available other than foreclosure. Available options may be discussed with the mortgagee, which is U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2019-R5, the mortgage servicer, which is Fay Servicing, LLC or a counselor approved by the United States Department of Housing and Urban Development. It is encouraged that borrowers explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2019-R5 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, the borrower may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. This list may also be reviewed by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify the mortgage loan, please contact Fay Servicing, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Fay Servicing, LLC
Loss Mitigation Department/Loan Resolution
425 S. Financial Place
Suite 2000
Chicago, IL 60605
(800) 495-7166


NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification

or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty-day period. If the borrower is in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against the borrower personally but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Fay Servicing, LLC
U.S. Bank National Association, not in its
individual capacity but solely in its capacity as
Indenture Trustee of CIM Trust 2019-R5

by its attorney


Reneau J. Longoria, Esq.

SM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

56540

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English

Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: www.moneymanagement.org	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: www.kvcap.org	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>

WALZ
CERTIFIED
MAILER®

FROM

WALZ

FORM #45663 VERSION: E0822

U.S. Postal Service®
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2216 0279 44

Label #1

Label #2

Label #3

Katherine Brown
43 Hyde Road
Gray, ME 04039

TEAR ALONG THIS LINE

Certified Mail Fee	\$ 4.85
Return Receipt (Hardcopy)	\$ 4.10
Return Receipt (Electronic)	\$
Certified Mail Restricted Delivery	\$
Postage	\$.97
Total Postage and Fees	\$ 9.92

Postmark
Here

Sent to:

Katherine Brown
43 Hyde Road
Gray, ME 04039

Reference Information

SM/SM
Bradley Jellison
56540

PS Form 3800, Facsimile, July 2015

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5 (OPTIONAL)

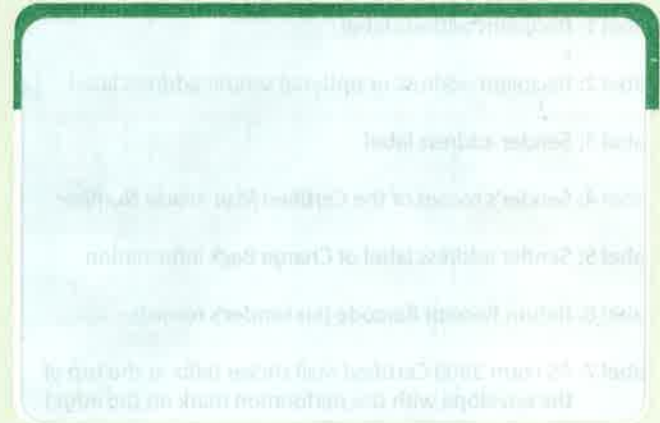
Label #6 - Return Receipt Barcode (Sender's Record)



9590 9266 9904 2216 0279 47

FOLD AND TEAR THIS WAY →

Label #7 - Certified Mail Article Number



WALZ
CERTIFIED
MAILER®

FROM

WALZ

FORM #45663 VERSION: E0822

U.S. Postal Service®
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2216 0279 51

Label #1

Label #2

Label #3

Pamela Leo
880 Forest Ave
Apt. 5-14
Portland, ME 04103

TEAR ALONG THIS LINE

Certified Mail Fee	\$ 4.85
Return Receipt (Hardcopy)	\$ 4.10
Return Receipt (Electronic)	\$
Certified Mail Restricted Delivery	\$
Postage	\$.97
Total Postage and Fees	\$ 9.92

Postmark
Here

Sent to:

Pamela Leo
880 Forest Ave
Apt. 5-14
Portland, ME 04103

Reference Information

SM/SM
Bradley Jellison
56540

PS Form 3800, Facsimile, July 2015

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5 (OPTIONAL)

Label #6 - Return Receipt Barcode (Sender's Record)



9590 9266 9904 2216 0279 54

FOLD AND TEAR THIS WAY →

Label #7 - Certified Mail Article Number

CERTIFIED MAIL



Doonan, Graves & Longoria
ATTORNEYS AT LAW | EXCELLENCE DAILY
100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915



9414 7266 9904 2216 0279 44

FIRST-CLASS



US POSTAGE INM/PITNEY BOWES
ZIP 01915 \$ **009.92**
02 7H
0001338074 AUG 14 2024

Katherine Brown
43 Hyde Road
Gray, ME 04039

SM-56540



Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY
100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

FIRST-CLASS



US POSTAGE INM/PITNEY BOWES
ZIP 01915 \$ **000.97**
02 7H
0001338074 AUG 14 2024

Katherine Brown
43 Hyde Road
Gray, ME 04039

SM-56540

CERTIFIED MAIL



Doonan, Graves & Longoria

ATTORNEYS AT LAW | EXCE
100 CUMMINGS CENTER,
BEVERLY, MASSACHUSET



9414 7266 9904 2216 0279 51

FIRST-CLASS



US POSTAGESM PITNEY BOWES
ZIP 01915 \$ 009.92⁰
02 7H
0001338074 AUG 14 2024

Pamela Leo
880 Forest Ave
Apt. 5-14
Portland, ME 04103

SM-56540



Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY
100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

FIRST-CLASS



US POSTAGESM PITNEY BOWES
ZIP 01915 \$ 000.97⁰
02 7H
0001338074 AUG 14 2024

Pamela Leo
880 Forest Ave
Apt. 5-14
Portland, ME 04103

SM-56540

From: [Nobody](#)
To: [Sam Manco](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, August 14, 2024 11:34:49 AM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC
Owner of the mortgage: U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2019-R5
What term best describes the owner of the mortgage?: Private mortgage lender
Filer's Email Address: sm@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Fay Servicing, LLC
Loss Mitigation Department/Loan Resolution
425 S. Financial Place
Suite 2000
Chicago, IL 60605
(800) 495-7166

Consumer Information

Consumer First name: Pam
Consumer Middle Initial/Middle Name:
Consumer Last name: Leo
Consumer Suffix:
Property Address line 1: 555 Brook Street
Property Address line 2:
Property Address line 3:
Property Address City/Town: Westbrook
Property Address State:
Property Address zip code: 04092
Property Address County: Cumberland

Notification Details

Date notice was mailed: 8/14/2024
Amount needed to cure default: 63,932.21
Consumer Address line 1: 880 Forest Ave.
Consumer Address line 2: Apt. 5-14
Consumer Address line 3:
Consumer Address City/Town: Portland
Consumer Address State: ME
Consumer Address zip code: 04103
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender

does not guarantee safety. If it seems odd, please contact support or the sender directly.

From: [Nobody](#)
To: [Sam Manco](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, August 14, 2024 11:59:45 AM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC
Owner of the mortgage: U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2019-R5
What term best describes the owner of the mortgage?: Private mortgage lender
Filer's Email Address: sm@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Fay Servicing, LLC
Loss Mitigation Department/Loan Resolution
425 S. Financial Place
Suite 2000
Chicago, IL 60605
(800) 495-7166

Consumer Information

Consumer First name: Kathie
Consumer Middle Initial/Middle Name:
Consumer Last name: Brown
Consumer Suffix:
Property Address line 1: 555 Brook Street
Property Address line 2:
Property Address line 3:
Property Address City/Town: Westbrook
Property Address State:
Property Address zip code: 04092
Property Address County: Cumberland

Notification Details

Date notice was mailed: 8/14/2024
Amount needed to cure default: 63,932.21
Consumer Address line 1: 43 Hyde Road
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Gray
Consumer Address State: ME
Consumer Address zip code: 04039
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender

does not guarantee safety. If it seems odd, please contact support or the sender directly.



Certificate Of Mailing

To pay fee, affix stamps or meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing. This form may be used for domestic and international mail.

From: Doonan, Graves & Longoria, LLC
100 Cummings Center, Suite 303C
Beverly, MA 01915

To: Pam Leo
880 Forest Ave., Apt. 5-14
Portland, ME 04103

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here





Certificate Of Mailing

To pay fee, affix stamps or meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing.
This form may be used for domestic and international mail.

From:

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Kathie Brown

43 Hyde Road

Gray, ME 04039

Postmark Here

PS Form 3817, April 2007 PSN 7530-02-000-9065



10^c



10^c

